

United States Bankruptcy Court

Northern District of Illinois

Case No. 06-11262

Chapter 7

In Re

Debtor*

Waldestrudis Vazquez
fka Waldestrudes Roque, fka
Waldestrudes Roque Vazquez
1729 N. Campbell Ave.
Chicago, IL 60647

Social Security No.:

xxx-xx-1200

Employer's Tax I.D. No.:

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge, **IT IS ORDERED:** The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: December 13, 2006

Kenneth S. Gardner, Clerk
United States Bankruptcy Court

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

**Set forth all names, including trade names, used by the debtor within the last 8 years. (Federal Rule of Bankruptcy Procedure 1005).*

**EXPLANATION OF BANKRUPTCY DISCHARGE
IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Bankruptcy Noticing Center
2525 Network Place, 3rd Floor
Herndon, Virginia 20171-3514

CERTIFICATE OF SERVICE

District/off: 0752-1
Case: 06-11262

User: kscott
Form ID: b18

Page 1 of 1
Total Served: 20

Date Rcvd: Dec 13, 2006

The following entities were served by first class mail on Dec 15, 2006.

db +Waldestrudis Vazquez, 1729 N. Campbell Ave., Chicago, IL 60647-5205
aty +Christina Scelsa, Christina Scelsa, Attorney at Law, 4738 N. Harlem Ave. Suite F,
Harwood Heights, IL 60706-4639
tr +Barry A Chatz, Arnstein & Lehr, 120 South Riverside Plaza Ste 1200, Chicago, IL 60606-3910
10906576 Ashley Stewart/ Customer Service, PO Box 337003, Denver, CO 80233-7003
10906577 Banco Bilbao, POB 364745, San Juan, PR 00936-4745
10906578 +Banco Popular, Cardmember Service Center, PO Box 22124, Tulsa, OK 74121-2124
10906581 +HSBC, PO Box 17051, Baltimore, MD 21297-1051
10906582 +HSBC NV, PO Box 19360, Portland, OR 97280-0360
10906584 Island Finance, C Jose D Diego ESQ PALMER, Cayey, PR 00737
10906585 +Northland Group, Inc., PO Box 390905, Mail Code CSB1, Edina, MN 55439-0905
10906588 Sears Premier Card, PO Box 182149, Columbus, OH 43218-2149
10906590 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
(address filed with court: Toyota Financial Services, PO Box 5855,
Carol Stream, IL 60197-5855)
10906589 +Toyota Financial Services, PO Box 9786, Cedar Rapids, IA 52409-0004
10958218 +Tracey L Jensen, 14 Montgomery LN, Vernon Hills, IL 60061-2320
10906592 +Washington Mutual/ Providian, 4940 Johnson Drive, Pleasanton, CA 94588-3308

The following entities were served by electronic transmission on Dec 14, 2006.

10906579 +EDI: CAPITALONE.COM Dec 13 2006 22:35:00 Capital One, PO Box 30285,
Salt Lake City, UT 84130-0285
10906580 EDI: CHASE.COM Dec 13 2006 22:34:00 Chase, PO Box 15298, Wilmington, DE 19850-5298
10906581 +EDI: HFC.COM Dec 13 2006 22:34:00 HSBC, PO Box 17051, Baltimore, MD 21297-1051
10906582 +EDI: HFC.COM Dec 13 2006 22:34:00 HSBC NV, PO Box 19360, Portland, OR 97280-0360
10906586 EDI: PROVID.COM Dec 13 2006 22:34:00 Providian, PO Box 9016, Pleasanton, CA 94566-9016
10906587 EDI: TSYS.COM Dec 13 2006 22:34:00 Sams Club, PO Box 981064, El Paso, TX 79998-1064
10906588 EDI: SEARS.COM Dec 13 2006 22:35:00 Sears Premier Card, PO Box 182149,
Columbus, OH 43218-2149
10906591 EDI: PROVID.COM Dec 13 2006 22:34:00 Washington Mutual, PO Box 99604,
Arlington, TX 76096-9604

TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

10906583* +HSBC NV, PO Box 19360, Portland, OR 97280-0360

TOTALS: 0, * 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 15, 2006

Signature:

